

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at GREENBELT**

FILED

2016 OCT 18 AM 10:27

IN RE: MICHAEL ANTONIO  
RODRIGUEZ

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Case No. 16-14925 TJC  
Chapter 13

\*

Debtor

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U.S. BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
GREENBELT

**CHAPTER 13 PLAN**

☐ **Original Plan**      ☒ **Amended Plan**      ☐ **Modified Plan**

The Debtor proposes the following Chapter 13 plan and makes the following declarations:

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee, and Debtor will pay as follows (select only one):
  - a. \$ \_\_\_\_\_ per month for a term of \_\_\_\_\_ months. OR
  - b. \$ 1529 per month for 3 month(s),  
 \$ 2000 per month for 57 month(s),  
 \$ \_\_\_\_\_ per month for \_\_\_\_\_ month(s), for a  
 total term of 60 months. OR
  - c. \$ \_\_\_\_\_ per month prior to confirmation of this plan, and \$ \_\_\_\_\_  
 per month after confirmation of this plan, for a total term of \_\_\_\_\_ months (if this  
 option is selected, complete 2.e.i).
2. From the payments received, the Trustee will make the disbursements in the order described below:
  - a. Allowed unsecured claims for domestic support obligations and trustee commissions.
  - b. Administrative claims under 11 U.S.C. § 507(a)(2), including attorney's fee balance of \$ N/A (unless allowed for a different amount by an order of the Court).
  - c. Claims payable under 11 U.S.C. § 1326(b)(3). Specify the monthly payment:  
 \$ N/A.
  - d. Other priority claims defined by 11 U.S.C. § 507(a)(3)-(10). The Debtor anticipates the following priority claims:  
 IRS \$12,033.29  
 Comptroller for the State of MD \$3,975.00
  - e. Concurrent with payments on non-administrative priority claims, the Trustee will pay secured creditors as follows:

- i. Until the plan is confirmed, adequate protection payments and/or personal property lease payments on the following claims will be paid directly by the Debtor; and, after confirmation of the plan, the claims will be treated as specified in 2.e.ii and 2.e.iii, below (designate the amount of the monthly payment to be made by the Debtor prior to confirmation, and provide the redacted account number (last 4 digits only), if any, used by the claimant to identify the claim):

<u>Claimant</u>	<u>Redacted Acct. No.</u>	<u>Monthly Payment</u>
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- ii. Pre-petition arrears on the following claims will be paid through equal monthly amounts under the plan while the Debtor maintains post-petition payments directly (designate the amount of anticipated arrears, and the amount of the monthly payment for arrears to be made under the plan):

<u>Claimant</u>	<u>Anticipated Arrears</u>	<u>Monthly Payment</u>	<u>No. of Mos.</u>
Prestige	\$539.50	\$100.00	6

- iii. The following secured claims will be paid in full, as allowed, at the designated interest rates through equal monthly amounts under the plan:

<u>Claimant</u>	<u>Amount</u>	<u>% Rate</u>	<u>Monthly Payment</u>	<u>No. of Mos.:</u>
IRS	\$25,380.00	4%	\$1700	16

- iv. The following secured claims will be satisfied through surrender of the collateral securing the claims (describe the collateral); any allowed claims for deficiencies will be paid pro rata with general unsecured creditors; upon confirmation of the plan, the automatic stay is lifted, if not modified earlier, as to the collateral of the listed creditors:

- v. The following secured claims are not affected by this plan and will be paid outside of the plan directly by the Debtor:

- vi. If any secured claim not described in the previous paragraphs is filed and not disallowed, that claim shall be paid or otherwise dealt with outside the plan directly by the Debtor, and it will not be discharged upon completion of the plan.

- vii. In the event that the trustee is holding funds in excess of those needed to make the payments specified in the Plan for any month, the trustee may pay secured

claims listed in paragraphs 2.e.ii and 2.e.iii in amounts larger than those specified in such paragraphs.

- f. After payment of priority and secured claims, the balance of funds will be paid pro rata on allowed general, unsecured claims. (If there is more than one class of unsecured claims, describe each class.)
3. The amount of each claim to be paid under the plan will be established by the creditor's proof of claim or superseding Court order. The Debtor anticipates filing the following motion(s) to value a claim or avoid a lien. (Indicate the asserted value of the secured claim for any motion to value collateral.):
4. Payments made by the Chapter 13 trustee on account of arrearages on pre-petition secured claims may be applied only to the portion of the claim pertaining to pre-petition arrears, so that upon completion of all payments due under the Plan, the loan will be deemed current through the date of the filing of this case. For the purposes of the imposition of default interest and post-petition charges, the loan shall be deemed current as of the filing of this case.
5. Secured Creditors holding claims subject to cramdown will retain their liens until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or discharge under § 1328; and if the case is dismissed or converted without completion of the plan, the lien shall also be retained by such holders to the extent recognized under applicable nonbankruptcy law.
6. The following executory contracts and/or unexpired leases are assumed (or rejected, so indicate); any unexpired lease with respect to personal property that has not previously been assumed during the case, and is not assumed in the plan, is deemed rejected and the stay of §§ 362 and/or 1301 is automatically terminated:
7. Title to the Debtor's property shall revert in the Debtor when the Debtor is granted a discharge pursuant to 11 U.S.C. §1328, or upon dismissal of the case, or upon closing of the case.
8. Non-standard Provisions:

October 18, 2016  
Date

Michael A. Rodriguez  
Debtor

\_\_\_\_\_  
Attorney for Debtor

\_\_\_\_\_  
Joint Debtor

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND

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In Re: Michael Antonio  
Rodriguez  
Debtor(s)

Case Number: 16-14925 TJC  
Chapter: 13

U.S. BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
GREENBELT

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 18<sup>th</sup> day of October, 2016, a copy of  
Chapter 13 Plan

was mailed via Postal mail  
to the following parties of interest:

See attached mailing matrix

Michael A. Rodriguez  
Signature

Label Matrix for local noticing  
0416-0  
Case 16-14925  
District of Maryland  
Greenbelt  
Wed Sep 28 14:31:18 EDT 2016

Allied Property and Casualty Insurance Compa  
P.O. Box 96040  
Charlotte, NC 28296-0040

American Medical Collection  
4 Westchester Plaza  
Suite 110  
Elmsford, NY 10523-1615

Comptroller Of Maryland  
Revenue Administration Division  
110 Carroll Street  
Annapolis, MD 21411-0001

District of Columbia Government  
P.O. Box 37038  
Washington, DC 20013-7038

GEICO Casualty Company  
One Geico Boulevard  
Frederickburg, VA 22412-0003

John Hopkins Physicians  
P.O. Box 64896  
Baltimore, MD 21264-4896

(p)PEPCO  
LEGAL SERVICES  
PEPCO HOLDINGS INC  
701 NINTH ST NW SUITE 1100  
WASHINGTON DC 20068-0001

Prince George's County  
Treasurer Division  
Room 1090  
Upper Marlboro, MD 20772

State of Maryland DLLR  
Division of Unemployment Insurance  
1100 N. Eutaw Street, Room 401  
Baltimore, MD 21201-2225

United States  
U.S. Department of Justice, Tax Division  
PO Box 227  
Ben Franklin Station  
Washington, DC 20044-0227

Amco Insurance Company  
P.O. Box 96040  
Charlotte, NC 28296-0040

Bank of America  
P.O. Box 982286  
El Paso, TX 79998-2286

Comptroller of the Treasury  
Compliance Division, Room 409  
301 W. Preston Street  
Baltimore, MD 21201-2305

Extra Space Storage  
Ft. Washington - Livingston Rd  
9211 Livingston Rd  
Fort Washington, MD 20744-4913

IRS Department of the Treasury  
Internal Revenue Service  
P.O. Box 8208  
Philadelphia, PA 19101-8208

Kenneth Greaves  
4809 Lawrence Street  
Alexandria, VA 22309-1023

Prestige Financial  
P.O. Box 26707  
Salt Lake City, UT 84126-0707

Protection One Alarm Monitoring  
P.O. Box 219044  
Kansas City, MO 64121-9044

Verizon  
P.O. Box 920041  
Dallas TX 75392-0041

AT&T Mobility  
P.O. Box 536216  
Atlanta, GA 30353-6216

American InfoSource LP as agent for  
Verizon  
PO Box 248838  
Oklahoma City, OK 73124-8838

CashNetUSA  
175 West Jackson  
Suite 1000  
Chicago, IL 60604-2863

Credit Collection Services  
c/o Nationwide Insurance  
725 Canton Street  
Norwood, MA 02062-2679

First Lease  
1 Walnut Grove Drive  
Suite 300  
Horsham, PA 19044-2201

JIA Management LLC  
c/o Hoa Traiger  
7224 Wood Hollow Terrace  
Fort Washington, MD 20744-2011

PEPCO  
P.O. Box 13608  
Philadelphia PA 19101-3608

Prestige Financial Services  
BANKRUPTCY DEPT  
PO BOX 26707  
Salt Lake City UT 84126-0707

Quest Diagnostics  
P.O. Box 740880  
Cincinnati, OH 45274-0880

Michael Antonio Rodriguez  
7224 Wood Hollow Terrace  
Fort Washington, MD 20744-2011

Nancy Spencer Grigsby  
185 Admiral Cochrane Dr.  
Suite 240  
Annapolis, MD 21401-7493

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Potomac Electric Power Company	End of Label Matrix	
c/o PEPCO	Mailable recipients	30
PO Box 97274	Bypassed recipients	0
Washington, DC 20090-7274	Total	30